



Housing Element & Fair Share Plan

Borough of Dumont

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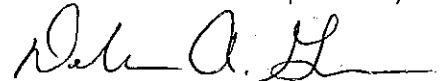


Housing Element & Fair Share Plan

Borough of Dumont

Bergen County, New Jersey

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The original of this report was signed and sealed in accordance with NJSA 45:14A-12.

We would like to acknowledge the members of the Affordable Housing Subcommittee that assisted Maser Consulting throughout the duration of the project:

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1) Introduction

According to the Fair Housing Act of 1985, a Housing Plan Element must be designed to address the municipal fair share for low and moderate income housing as determined by the New Jersey Council on Affordable Housing (hereinafter "COAH"), which is charged with determining need and creating the standards by which the Act is carried out.

This is the Borough of Dumont's Housing Element and Fair Share Plan (hereinafter "HEFSP") under COAH's Third Round Methodology for the period between 2004 and 2018. COAH substantially redesigned the process that provides affordable housing opportunities in New Jersey municipalities. During the First and Second Rounds, using a pre-determined formula, COAH prescribed a specific number of units for which a municipality had to provide a realistic opportunity to create these units. The prescribed number was based on housing and employment conditions in the municipality, any remaining prior round unit obligation that was not constructed and deficient housing units occupied by low and moderate income housing units, known as the rehabilitation share.

This HEFSP is prepared utilizing the current version of the Third Round Rules, which became effective on June 2, 2008 with amendments through October 20, 2008 for the period of 1999 through 2018. The Third Round Methodology requires that a municipality's fair share consist of three elements:

1. Rehabilitation share.
2. The remaining prior round obligation that was not constructed.
3. Growth share, which requires:
 - a. For every four market residential units that receive a certificate of occupancy one new affordable housing unit must be created.
 - b. For every sixteen jobs created as a result of non-residential new construction or expansion of existing non-residential use, one unit affordable to households of low or moderate income must be created.¹

Municipal Summary

The Borough of Dumont is located in Bergen County and encompasses roughly two square miles. Dumont is suburban in character and has a small town feel. The Borough's "downtown" is centered at the intersection of Madison Avenue and Washington Avenue. The municipality is divided in half north to south by the CSX rail line, which is an active freight railroad. New Jersey Transit bus service connects the Borough to surrounding municipalities as well as New York City.

Dumont is surrounded by Haworth Borough, Demarest Borough, Cresskill Borough, Bergenfield Borough, New Milford Borough and Oradell Borough. Between 2000 and 2010, Dumont's population decreased slightly from 17,503 to 17,479 residents.² Looking into the future, the North Jersey Transportation Planning Authority (hereinafter "NJTPA") projects that the Borough will grow to 19,440 residents by the year 2035.³

¹ It should be noted that the courts have overturned the growth share methodology, but COAH has yet to establish new rules and regulations to replace said methodology. Therefore, for the purposes of this report, we have relied on the existing methodology.

² www.census.gov

³ <http://www.njtpa.org/DataMap/Demog/Forecast/documents/2035DemographicForecastsbyMunicipality--FinalApprovedforWebsite20090824.pdf>

COAH Obligation

The Borough of Dumont has been given a rehabilitation obligation of 31, a prior round obligation of 34 and a growth share/third round obligation of 35. This is a combined total of 100. The chart below illustrates the Borough's COAH components.

DUMONT BOROUGH: COAH OBLIGATION			
Rehabilitation	Prior Round	Growth Share	
31	34	Housing Allocation	Employment Allocation
		17.6	17.63
		35	

Borough Goal

It is the overall goal of the HEFSP, in combination with the Land Use Plan, to provide the planning context in which access to low and moderate income housing can be provided in accordance with the requirements of the Fair Housing Act and the laws of the State of New Jersey.

2) Content of Housing Element

The Municipal Land Use Law (hereinafter "MLUL") requires that "the housing element be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing". A municipal master plan must contain a housing element to give a municipality protection from "builder's remedy lawsuits" through the COAH process. As per the MLUL, specifically N.J.S.A. 52:27D-310, a housing element must contain at least the following items:

- An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics and type, including the number of units affordable to low and moderate income households and substandard housing capable of being rehabilitated;
- A projection of the municipality's housing stock, including the probable future construction of low and moderate income housing for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- An analysis of the existing jobs and employment characteristics of the municipality, and a projection of the probable future jobs and employment characteristics of the municipality;
- A determination of the municipality's present and prospective fair share for low and moderate income housing and its capacity to accommodate its housing needs, including its fair share for low and moderate income housing; and
- A consideration of the lands that are most appropriate for construction of low and moderate income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate income housing.

Additionally, COAH's rules require the following items as per N.J.A.C. 5:97-2.3:

- Household projection in Appendix F of COAH's Third Round Rules.
- Employment projection in Appendix F of COAH's Third Round Rules.
- Prior round obligation in Appendix C of COAH's Third Round Rules.
- Rehabilitation share in Appendix B of COAH's Third Round Rules.
- Projected growth share in accordance with N.J.A.C. 5:97-2.4.

Supporting information that must be submitted to COAH with a Housing Element includes a copy of the most recently adopted municipal zoning ordinance, the most up to date tax map and the most recently adopted Master Plan.

3) Dumont's Population Demographics

The population of Dumont increased between 1950 and 1970, but since that time has been decreasing. In 2000, the population was 17,503, which then decreased by 24 residents to 17,479 in 2010. The Borough's peak population was in 1970, when the municipality contained 20,155 residents.

POPULATION GROWTH			
Year	Population	Population Change	Percent Change
1950	13,013	-	-
1960	18,882	5,869	45.1%
1970	20,155	1,273	6.7%
1980	18,334	-1,821	-9.0%
1990	17,187	-1,147	-6.3%
2000	17,503	316	1.8%
2010	17,479	-24	-0.1%

Source:

<http://lwd.dol.state.nj.us/labor/lpa/census/2kpub/njsdcp3.pdf>

The NJTPA projects that the Borough will grow to 19,440 residents by the year 2035.⁴ In order for that to occur, Dumont would need to gain 1,961 residents over the next 25 years, which translates to 78 new residents annually. A population of 19,440 residents is within reason; in fact it is 715 less residents than the Borough's 1970 peak population of 20,155. However, based on the Census data from 1960 through 2010, it is more likely that the municipality's population will be roughly 18,250 persons in 2035, which is the average of the six prior Censuses.

Age Distribution of Population

In 2010, 24.7% of Dumont's population was under 20 years of age, while 15.5% of the population was 65 years or older. This represents a slight increase in the senior population from 2000 when persons 65 years or older composed 15.4% of the total population. Moreover, the percentage of the population aged 19 or younger has decreased since 2000, when the age group comprised 25.2% of the Borough's total population.

Dumont's median age was 41.8 in 2010. Since the 2000 Census, the Borough's median age has increased from 38.4.

AGE DISTRIBUTION (2010)		
Age (Years)	Number of Residents	Percentage of Residents
Under 5 years	846	4.8%
5 to 9 years	1,071	6.1%
10 to 14 years	1,232	7.0%
15 to 19 years	1,191	6.8%
20 to 24 years	925	5.3%
25 to 29 years	844	4.8%
30 to 34 years	971	5.6%
35 to 39 years	1,180	6.8%
40 to 44 years	1,382	7.9%
45 to 49 years	1,555	8.9%
50 to 54 years	1,461	8.4%
55 to 59 years	1,117	6.4%
60 to 64 years	999	5.7%
65 to 69 years	707	4.0%
70 to 74 years	619	3.5%
75 to 79 years	545	3.1%
80 to 84 years	455	2.6%
85 years and over	379	2.2%
Total	17,479	100.0%

⁴ <http://www.njtpa.org/DataMap/Demog/Forecast/documents/2035DemographicForecastsbyMunicipality--FinalApprovedforWebsite20090824.pdf>

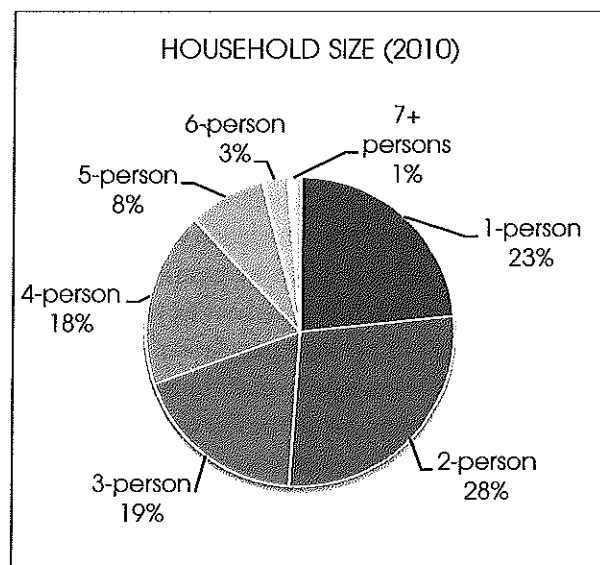
Household Size & Type

According to the 2010 Census, Dumont had a total of 1,685 or 26.5% non-family households. Non-family households include persons living alone or a householder who is not related to any of the other persons sharing their home. A total of 1,487 households or 23.4% of households within the Borough are composed of only one person. As for family households, they encompassed 73.5% of the households within the Borough in 2010. Surprisingly, only 33.2% of family households within Dumont contained children under the age of 18. See the table below for additional details.

HOUSEHOLD TYPE & SIZE (2010)		
Type	Number of Households	Percentage of Households
Family Households	4,679	73.5%
Husband-Wife Family	3,706	58.2%
<i>With Children Under 18</i>	1,764	27.7%
Male Householder, No Wife	263	4.1%
Female Householder, No Husband	710	11.2%
Non-Family Households	1,685	26.5%
Male Living Alone	553	8.7%
Female Living Alone	934	14.7%
Total	6,364	100.0%

In 2010, the average household size in Dumont was 2.75 persons, while the average family size was 3.27 persons. As shown in the table below, the most common household size within Dumont Borough in 2010 was a two-person household, which totaled 27.7% or 1,760 households. Second most common were one-person households with 23.4% of all households. The "nuclear" four-person family only represented 18.4% of households within Dumont.

HOUSEHOLD SIZE (2010)		
Household	Number of Households	Percentage of Households
1-person	1,487	23.4%
2-person	1,760	27.7%
3-person	1,176	18.5%
4-person	1,171	18.4%
5-person	514	8.1%
6-person	166	2.6%
7 or more persons	90	1.4%
Total	6,364	100.0%



Income & Poverty Status

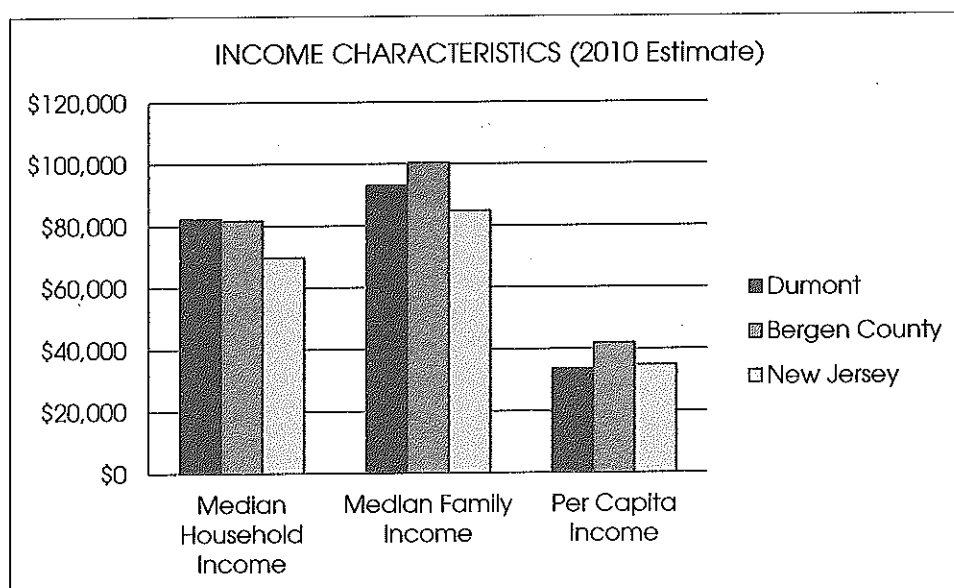
The 2010 Census data has not yet been released for income and poverty. Therefore, five-year American Community Survey (hereinafter "ACS") estimates had to be relied upon. The ACS data indicates that the median household income for Dumont was \$82,286 in 2010. This is \$578 higher than the median household income for Bergen County and \$12,475 higher than the State's median household income. The Borough's median family income was roughly \$7,000 less than the County's, but \$8,000 more than the State's.

As for per capita income, Dumont's is estimated at \$33,518. The County's per capita income is projected to be \$42,006, while the State's is estimated to be \$34,858.

Finally, in reviewing poverty status of both people and families, Dumont fairs much better than the County and State. The ACS estimates that Dumont had a people poverty status of 3.2% and a family poverty status of 2.5%. These percentages are roughly half that of the County and approximately a third of the State's poverty rate. See the table below for details.

INCOME CHARACTERISTICS (2010 Estimate)			
	Dumont	Bergen County	New Jersey
Median Household Income	\$82,286	\$81,708	\$69,811
Median Family Income	\$93,125	\$100,310	\$84,904
Per Capita Income	\$33,518	\$42,006	\$34,858
Poverty Status (% of People)	3.2%	5.8%	9.1%
Poverty Status (% of Families)	2.5%	4.3%	6.7%

Source: 2006-2010 ACS 5-Year Estimates.



Dumont's household income data is sourced from the ACS five-year estimates. Over 1,200 households (20.4%) had an income between \$75,000 and \$99,999 in 2010. A total of 1,129 households (18.4%) had an income of \$100,000 to \$149,999. Only 19.2% of households within Dumont had an income less than \$49,999 in 2010 as shown in the table on page 7.

HOUSEHOLD INCOME (2010 Estimate)		
Income	Number of Households	Percentage of Households
Less than \$49,999	1,180	19.2%
\$35,000 to \$49,999	370	6.0%
\$50,000 to \$74,999	1,113	18.1%
\$75,000 to \$99,999	1,253	20.4%
\$100,000 to \$149,999	1,129	18.4%
\$150,000 to \$199,999	679	11.0%
\$200,000+	423	6.9%
Total	6,147	100.0%

Source: 2006-2010 ACS 5-Year Estimates.

Marital Status by Sex of Persons 15 Years & Older

In 2010, there were an estimated 1,013 more females than males over the age of 15 in Dumont. The numbers of never married and now married, except separated are nearly identical for men and women. Twenty times as many women are separated than men. There are an estimated 753 widowed women within the Borough and 261 widowed men. A total of 943 divorced persons reside within the Borough.

MARITAL STATUS OF PERSONS 15 YEARS OR OLDER (2010 Estimate)			
Status	Male	Female	Total
Never Married	2,086	2,169	4,255
Married	3,901	3,855	7,756
Separated	10	207	217
Widowed	261	753	1,014
Divorced	328	615	943
Total	6,586	7,599	14,185

Source: 2006-2010 ACS 5-Year Estimates.

4) Dumont's Housing Demographics

It should be noted that where 2010 Census data has been released and is readily available, it has been used in the housing demographics which follow. Otherwise, 2000 Census data is relied upon or ACS estimates are utilized.

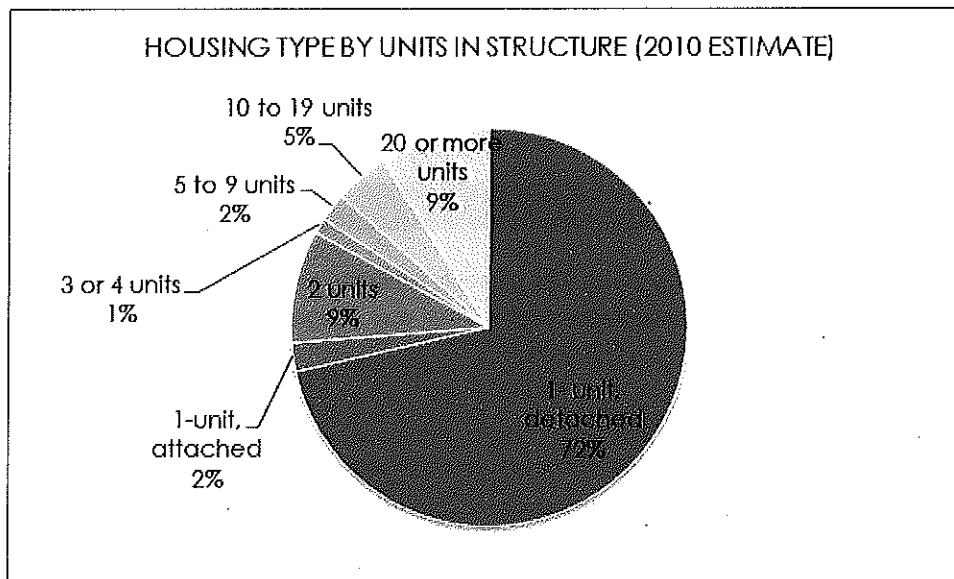
Housing Type

In 2000, the Census reported that there were 6,465 dwelling units in Dumont Borough. The Borough's housing stock includes single-family detached units, single-family attached units and multi-family dwellings. Single-family detached dwellings totaled 4,632 or 71.6% of the Borough's housing stock. Single-family attached houses (e.g. townhomes) composed 139 or 2.2% of Dumont's housing stock in 2000. As the chart below shows, two unit dwellings comprised 10.9% of the housing stock, while 20 or more unit buildings (e.g. David F. Roche Apartments) totaled 7.8%.

According to the five-year ACS estimates, Dumont contained 6,311 housing units in 2010. Single-family detached homes still comprised the overwhelming majority of the housing stock (71.4%), while two unit dwellings and 20 or more unit buildings tied for second highest at 9.1%.

HOUSING TYPE BY UNITS IN STRUCTURE (2000 & 2010 Estimate)				
Unit Type	2000 Census		2010 Estimate	
	# of Units	% of Units	# of Units	% of Units
1- unit, detached	4,632	71.6%	4,509	71.4%
1-unit, attached	139	2.2%	147	2.3%
2 units	702	10.9%	576	9.1%
3 or 4 units	169	2.6%	81	1.3%
5 to 9 units	91	1.4%	146	2.3%
10 to 19 units	228	3.5%	278	4.4%
20 or more units	504	7.8%	574	9.1%
Total	6,465	100.0%	6,311	100.0%

Source: 2000 Census & 2006-2010 ACS 5-Year Estimates.



Of the estimated 6,311 units in 2010, 200 or 3.2% of the housing stock is affordable. This includes the following developments:

- David F. Roche Apartments – 99 units
- Bethesda Lutheran Services Group Home – 4 bedrooms
- Community Options Group Home – 3 bedrooms
- ARC Group Home – 5 bedrooms
- St. Mary's Senior Residence – 49 units
- Schraalenburgh Senior Housing – 40 units

According to COAH, 31 homes within the Borough are substandard and are capable of being rehabilitated.

Occupancy Status

In 2010 the Borough's housing vacancy rate was 2.7%, which was almost half of the County's vacancy rate of 4.7%. As the table below shows, the majority of the vacancies were dwellings for rent, at 65 units. Houses for sale totaled 32 units or 0.5% of the Borough's dwellings. Of the housing units within Dumont, 73.0% were owner-occupied, while 27.0% were renter-occupied.

Analyzing Bergen County, the County had a higher percentage of vacant for rent and for sale units, 1.9% and 0.8%, respectively. Conversely, the County had a lower rate of owner-occupied units compared to the Borough, with only 66.1% of units being owner-occupied.

OCCUPANCY STATUS (2010)				
	Dumont Households	Percent of Households	Bergen County Households	Percent of Households
Occupied Total	6,364	97.3%	335,730	95.3%
Owner-Occupied	4,643	73.0%	221,966	66.1%
Renter-Occupied	1,721	27.0%	113,764	33.9%
Vacant Total	178	2.7%	16,658	4.7%
For Rent	65	1.0%	6,807	1.9%
Rented, Not Occupied	5	0.1%	373	0.1%
For Sale	32	0.5%	2,665	0.8%
Sold, Not Occupied	7	0.1%	900	0.3%
Total	6,542	100.0%	352,388	100.0%

The 2010 average household size in Dumont was 2.75 persons, while the average family size was 3.27 persons. Comparing tenure, the average owner-occupied household size was 3.00 persons in 2010, while the average renter-occupied household size was only 2.07 persons.

Value & Rent of Housing Stock

Census 2010 data for value and rent of housing stock has yet to be released; therefore, five-year ACS estimates have been utilized. The median home value in 2010 was estimated to be \$399,500 for the Borough. This value

has an estimated margin of error of +/- \$12,515, which means that median value within Dumont for 2010 could range from \$386,985 to \$412,015.

Of Dumont's 4,368 estimated owner-occupied housing units, the majority (74.2%) are valued between \$300,000 and \$499,999. A total of 648 homes or 14.8% of the total are approximated to be valued between \$500,000 and \$999,999. According to the ACS, roughly 40 homes or 0.9% of the housing stock is valued over a million dollars.

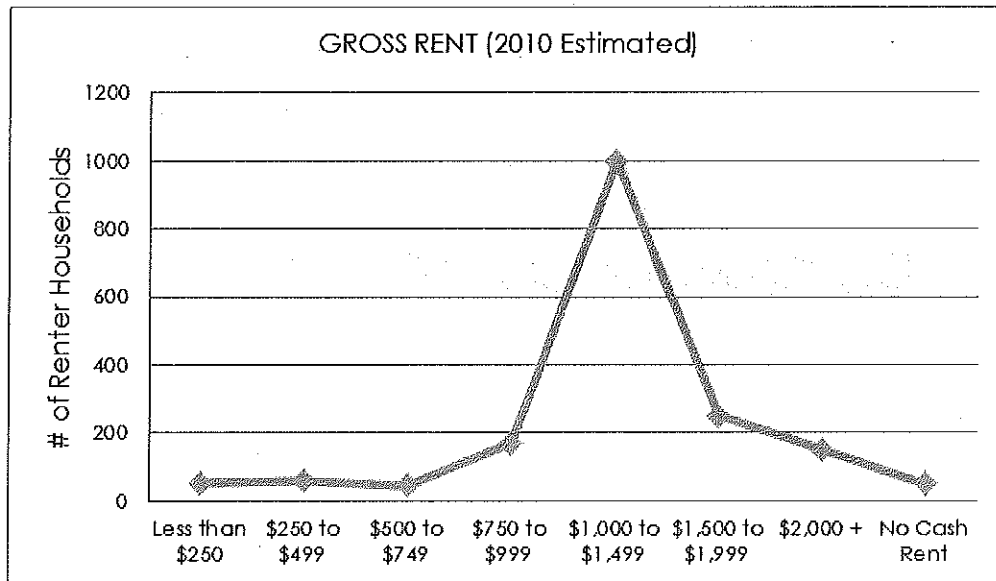
VALUE OF OWNER-OCCUPIED HOUSING UNITS (2010 Estimate)		
Value in Dollars	Number of Units	Percentage of Units
Less than \$50,000	23	0.5%
\$50,000 to \$99,999	55	1.3%
\$100,000 to \$149,999	28	0.6%
\$150,000 to \$199,999	60	1.4%
\$200,000 to \$299,999	271	6.2%
\$300,000 to \$499,999	3,243	74.2%
\$500,000 to \$999,999	648	14.8%
\$1,000,000 +	40	0.9%
Total	4,368	100.0%
Median Value	\$399,500	-

Source: 2006-2010 ACS 5-Year Estimates.

2010 median estimated rent for the Borough is \$1,194. The majority, 999 or 56.2%, of the Borough's rental units rented between \$1,000 and \$1,499 a month in 2010. A total of 251 units (14.1%) rented for \$1,500 to \$1,999 monthly. Surprisingly, 50 or 2.8% of rentals paid no cash rent in Dumont. Within Bergen County, the majority of rental units rented between \$1,000 and \$1,499 a month in 2010. A total of 16.2% of rental units paid between \$1,500 and \$1,499 a month in the County. Two rental cohorts tied for third highest range with 14.1% of rental units - \$750 to \$999 and \$2,000 plus. See the table below for more information.

GROSS RENT (2010 Estimated)				
Rent	Dumont Renter Households	% of Renter Households	Bergen County Renter Households	% of Renter Households
Less than \$250	52	2.9%	1,467	1.3%
\$250 to \$499	60	3.4%	4,240	3.8%
\$500 to \$749	45	2.5%	4,627	4.1%
\$750 to \$999	171	9.6%	15,866	14.1%
\$1,000 to \$1,499	999	56.2%	48,233	42.8%
\$1,500 to \$1,999	251	14.1%	18,308	16.2%
\$2,000 +	151	8.5%	15,949	14.1%
No Cash Rent	50	2.8%	4,133	3.7%
Total	1,779	100.0%	112,823	100.0%

Source: 2006-2010 ACS 5-Year Estimate for Dumont data & 2010 ACS 1-Year Estimates for County data.



Condition of Housing Stock

The Census does not classify housing units as standard or substandard, but it can provide an estimate of the substandard housing units that are occupied by low and moderate income households. COAH uses the Census to determine which units are overcrowded with more than one person per room and dilapidated – lacking complete plumbing and/or kitchen facilities. COAH computes a municipality's rehabilitation share by adding together the number of overcrowded and dilapidated units and then multiplies that sum by the municipality's regional low/moderate income deterioration share. Subtracted from this result is any rehabilitation share credit.

Year Structure Built

COAH's methodology for calculating rehabilitation has one significant change from the methods presented in the original Third Round Rules. Housing units built in 1949 or earlier are now flagged instead of units built in 1939 or earlier. Research has demonstrated that units built 50 or more years ago are much more likely to be in substandard condition. Included in the rehabilitation calculation are overcrowded units and dilapidated housing. Overcrowded units are defined by the U.S. Department of Housing and Urban Development as those with more than one person living per room. Finally, COAH includes dilapidated housing – lacking complete plumbing and/or kitchen facilities as reported by the 2000 Census.

The table on page 12 provides a comparison between the 2000 Census data and the 2010 ACS estimates. In 2000, approximately 50.0% of Dumont's housing stock was built before 1950. Units built before 1950 are a factor in COAH's determination of each municipality's rehabilitation share. In Dumont, 3,220 units were constructed prior to 1950. COAH has cited an obligation of 31 rehabilitation units for the Borough, reflecting the relatively good conditions of these older homes. The years between 1950 and 1959 produced the Borough's largest amount of housing (1,881 units). As the chart on page 12 shows, home building has decreased significantly since 1959.

2010 ACS data illustrates the huge decline in home construction from 2000 to 2010, with less than 40 homes built during the ten year period.

YEAR STRUCTURE BUILT (2000 & 2010 Estimate)				
Year	2000 Census		2010 Estimate	
	# of Units	% of Units	# of Units	% of Units
2005 or later	-	0.0%	21	0.3%
2000 to 2004	-	0.0%	18	0.3%
1990 to 1999	173	2.7%	155	2.5%
1980 to 1989	240	3.7%	140	2.2%
1970 to 1979	186	2.9%	322	5.1%
1960 to 1969	765	11.8%	1,005	15.9%
1950 to 1959	1,881	29.1%	1,997	31.6%
1940 to 1949	1,624	25.1%	1,294	20.5%
1939 or earlier	1,596	24.7%	1,359	21.5%
Total	6,465	100.0%	6,311	100.0%

Source: 2000 Census & 2006-2010 ACS 5-Year Estimates.

Persons per Room

Housing with 1.01 or more persons per room is an index of overcrowding. In 2000, the Borough contained 6,370 occupied units. The majority (65.2%) of occupied housing units had 0.50 occupants per room or less according to the 2000 Census data, while 32.6% of units contained 0.51 to 1.00 persons per room. According to the table below, a total of 142 or 2.3% of housing in Dumont has 1.01 or more persons per room and may be considered overcrowded as shown in the table below.

OCCUPANTS PER ROOM (2000)		
Persons	# of Units	% of Units
0.50 or less	4,153	65.2%
0.51 to 1.00	2,075	32.6%
1.01 to 1.50	87	1.4%
1.51 to 2.00	39	0.6%
2.01 +	16	0.3%
Total	6,370	100.0%

Most of the Census indicators available at the municipal level indicate a sound housing stock. Six homes within the Borough lack complete plumbing facilities and six homes lack complete kitchen facilities according to the 2000 Census data. A total of 15 homes have no telephone service, which with the explosion of the use of cell phones is really no longer an indicator of a dilapidated home.

5) Dumont's Employment Demographics

Many changes have occurred in the economy between the 2000 and 2010 Census. The stock market crash in 2008 led to many companies either failing or laying off hundreds of workers. Unfortunately, little data regarding employment has been released for the 2010 Census; therefore, 2000 Census data and five-year ACS estimates had to be relied upon. Other sources are cited where the information is available.

According to the 2000 Census, Dumont had 9,072 residents in the labor force. Of those 16 years and older, 64.5% or 8,809 persons were employed. A total of 263 persons were not employed in 2000. The unemployment rate of Dumont was 0.7% lower than Bergen County in 2000.

EMPLOYMENT CHARACTERISTICS (2000)				
Employment	Dumont Population	% of Dumont Population*	Bergen County Population	% of County Population*
In Labor Force	9,072	66.4%	453,774	64.6%
Civilian Labor Force	9,072	66.4%	453,679	64.6%
Employed	8,809	64.5%	435,277	62.0%
Unemployed	263	1.9%	18,402	2.6%
Armed Forces	0	0.0%	95	0.0%
Not In Labor Force	4,581	33.6%	248,843	35.4%

*Percent of population 16 years and older.

According to the 2012 Annual Average Labor Force Estimates, Dumont Borough had 9,617 residents in the labor force, of which 9,011 were employed. Only 606 persons were unemployed in 2012. The unemployment rate for the Borough was 6.3% in 2012.⁵ The unemployment rate for Bergen County was 8.1% during the same year.

These estimates indicate that while the labor force grew by roughly 500 persons, the unemployment rate more than tripled during the 12 year period. Analyzing Bergen County's unemployment rate, one can see that it also tripled in magnitude.

Occupational Characteristics

In 2010, the ACS estimates that 37.5% of the Borough's residents were employed in management, professional, science or arts occupations. Over 1,200 residents are approximated to be employed in the service industry. More than 32.0% of those employed are in sales and office professions. Less than 10.0% of residents are employed in the natural resources, construction or maintenance field.

⁵ http://lwd.dol.state.nj.us/labor/lpa/employ/uirate/lfest_index.html

EMPLOYED CIVILIAN POPULATION 16+ YEARS (2010 Estimate)		
Occupation	Employed Population	% of Employed Population
Management, professional, science & arts	3,416	37.5%
Service	1,278	14.0%
Sales & office	2,927	32.1%
Natural resources, const. & maintenance	826	9.1%
Production, transportation & material moving	661	7.3%
Total	9,108	100.0%

Source: 2006-2010 ACS 5-Year Estimates.

Class of Worker

As the 2010 Census data has yet to be released for this category, five-year ACS estimates were relied upon. The majority of workers within the Borough were private wage and salary workers in 2010. Over 7,400 or 81.6% of those employed over age 16 fell into this category.

Approximately 14.2% of workers were government employees and 383 or 4.2% were self-employed. The ACS estimates that no one within the Borough was an unpaid family worker in 2010.

CLASS OF WORKER (2010 Estimate)		
Type of Worker	Number	Percent
Private wage & salary	7,429	81.6%
Government	1,296	14.2%
Self-employed	383	4.2%
Unpaid family	0	0.0%
Total	9,108	100.0%

Source: 2006-2010 ACS 5-Year Estimates.

Employment Projections

The NJTPA estimates that employment within the Borough will grow to 2,690 by 2035.⁶ However, prior NJTPA projections (which projected from 2000 to 2030) estimated that the Borough would have 2,890 employees within the municipality by 2030. The newer projections, which estimate employment in the year 2035, have been reduced to more accurately reflect the current economy.

EMPLOYMENT PROJECTIONS		
Year	# of Persons Employed	Change
2000	2,320	-
2005	2,330	10
2010	2,350	20
2015	2,410	60
2020	2,570	160
2025	2,620	50
2030	2,890	270
2035	2,690	-200

Source:

http://www.njtpa.org/DataMap/Demog/Forecast/documents/MCDprojectionspresentation_final.pdf and

<http://www.njtpa.org/DataMap/Demog/Forecast/documents/2035DemographicForecastsbyMunicipality--FinalApprovedforWebsite20090824.pdf>

⁶ <http://www.njtpa.org/DataMap/Demog/Forecast/documents/2035DemographicForecastsbyMunicipality--FinalApprovedforWebsite20090824.pdf>

In-Place Employment By Industry

New Jersey's Department of Labor and Workforce Development is the entity that reports on employment and wages within the state of New Jersey. The latest municipal-level report was completed in 2011. As the table on this page shows, the data illustrates employment for each quarter of 2011 as well as the average employment for the particular industry during the year. Additionally, the average number of establishments is shown in the final column. According to the data, there were 1,552 private sector jobs within the Borough, which were provided by an average of 325 employers. The retail trade industry had the largest average employment with 245 jobs. Construction ranked second with an average of 225 jobs, followed by the health/social sector with 215 jobs on average. The local government education sector provided an average of 384 jobs within the Borough in 2011. See the table below for data on each industry sector.

IN-PLACE EMPLOYMENT BY INDUSTRY SECTOR (2011)						
Industry	Employment					Avg. # Establishments
	March	June	September	December	Average	
Construction	234	232	217	218	225	55
Wholesale Trade	30	39	36	39	36	15
Retail Trade	246	245	242	253	245	19
Transpo/Warehousing	27	29	27	26	27	6
Information	14	14	15	16	15	3
Finance/Insurance	62	60	58	58	61	18
Real Estate	23	24	22	24	23	11
Professional/Technical	76	86	87	85	85	25
Admin/Waste Remediation	55	93	88	69	82	21
Education	43	41	33	41	37	5
Health/Social	228	212	220	215	215	32
Accommodations/Food	160	173	174	176	168	34
Other Services	92	116	103	118	108	43
Unclassified	37	42	39	45	41	24
Private Sector Total	1,485	1,585	1,558	1,606	1,552	325
Federal Govt Total	22	21	24	23	22	1
Local Govt Total	502	512	619	675	537	9
Local Govt Education Total	363	371	429	536	384	7

Source: http://lwd.dol.state.nj.us/labor/lpa/employ/qcew/qcew_index.html

Place of Work

Less than 11.0% of Borough residents worked within Dumont in 2000. A total of 1,818 or 21.0% of residents worked outside the state of New Jersey (most likely New York). A total of 5,688 or 65.7% of residents worked within Bergen County in 2000. See the table on page 16 for details.